

REMARKS

Claims 1 - rejected under 35 U.S. C. 112, first paragraph, as based on a disclosure, which is not enabling. The step of entering information about a second expense into said card reader and sending said information automatically into said Internet expense account without manual intervention and into the same document is critical or essential to the practice of the invention, but not included in the claim(s) is not enabled by the disclosure.

The disclosure describes that a text document is part of an e-mail server. The card has a chip in it which when swiped sends the information to the text document. Information about a first expense and then further expenses are sent to the text document automatically upon swiping of the card. As described by the examiner in the previous office action it is known in the art as described by Tognazzini as an example to have a chip placed in a users card said chip having said information of a users e-mail address.

The information stated above can be found on page 4 of the specification. Further, page 5 states that an electronic mail address is encoded on a magnetic chip or strip. When a card is swiped, the billing information is automatically sent to the persons e-mail address. The system of the present invention provides an e-mail address for each individuals card so all billing information sent by this card is placed in the same file. The e-mail address sends the information to an e-mail server, which comprises the text document. Page 6 shows an example of the Internet expense account. Pages 6 and 7 of the specification show in detail how expenses once delivered into the text document can be broken into separate fields.

By using a digitally encoded magnetic strip which can contain a users name account number the user is afforded access to computer networks by having the card read by a machine. This information is shown on page 8 of the specification.

Based on the information shown above which is contained in the claims and the specification and is specifically shown by example in the detailed description, applicant believes the disclosure is enabled.


Applicant believes that the application is in condition for allowance.

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January 9, 2006

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Respectfully submitted,



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